

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Michael William Pawlak	§	Case No. 15-21319
Patricia Ann Pawlak	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/29/2017 . The undersigned trustee was appointed on 06/29/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 11,897.30

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	2,974.33
Bank service fees	10.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 8,912.97

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/11/2017 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,939.73 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,939.73 , for a total compensation of \$ 1,939.73 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 49.88 , for total expenses of \$ 49.88 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/19/2017 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
 Document Page 3 of 9
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
 ASSET CASES

Exhibit A

Case No: 15-21319 JSB Judge: Janet S. Baer Trustee Name: Frank J. Kokoszka, Trustee
 Case Name: Michael William Pawlak Date Filed (f) or Converted (c): 06/29/2017 (f)
 Patricia Ann Pawlak 341(a) Meeting Date: 07/21/2015
 For Period Ending: 12/19/2017 Claims Bar Date: 10/11/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home 1 N 034 Purnell Street, Carol Stream, Ill	220,000.00	0.00		0.00	FA
2. Cash In Home	1,000.00	0.00		0.00	FA
3. Tcf Bank Checking Account	1,300.00	0.00		0.00	FA
4. Tcf Bank Savings Account	500.00	0.00		0.00	FA
5. Electronics & Furniture	500.00	0.00		0.00	FA
6. Clothes	400.00	0.00		0.00	FA
7. Wedding Rings	500.00	0.00		0.00	FA
8. Mutual Trust Life Insurance--Cash Value	5,675.00	0.00		0.00	FA
9. 2009 Chevy Aveo	3,000.00	0.00		0.00	FA
10. 2007 Bashan Scooter	450.00	0.00		0.00	FA
11. Foreclosure surplus (u)	0.00	11,897.30		11,897.30	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$233,325.00	\$11,897.30	\$11,897.30	\$0.00
-----------------------------------	--------------	-------------	-------------	--------

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Case was initially closed on 9/25/2015 and was reopened on July 7, 2017 after the discovery of a foreclosure surplus. Trustee is pursuing the recovery of the foreclosure surplus.
 - Frank J. Kokoszka 10/12/2017

Initial Projected Date of Final Report (TFR): 02/01/2018

Current Projected Date of Final Report (TFR): 02/01/2018

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-21319
Case Name: Michael William Pawlak
Patricia Ann Pawlak

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0344
Checking

Exhibit B

Taxpayer ID No: XX-XXX9112
For Period Ending: 12/19/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/15/17	11	DuPage County Sheriff- Chancery Surplus Trust 501 N. County Farm Road Wheaton, IL 60287-3986	Foreclosure Surplus Funds Surplus Funds from a foreclosure sale (Sheriff's Sale) were discovered and Trustee filed a Motion for the release of the Surplus Funds	1121-000	\$11,897.30		\$11,897.30
11/30/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$11,887.30
12/01/17	101	Urban Asset Recovery c/o Alford Elliott 2510 E. 83rd ST. Chicago IL 60617	Payment to Trustee's Professional Payment to Asset Recovery Specialist pursuant to Court Order entered on 12/1/2017	3991-000		\$2,974.33	\$8,912.97

COLUMN TOTALS	\$11,897.30	\$2,984.33
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$11,897.30	\$2,984.33
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$11,897.30	\$2,984.33

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0344 - Checking	\$11,897.30	\$2,984.33	\$8,912.97
	\$11,897.30	\$2,984.33	\$8,912.97
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$11,897.30		
Total Gross Receipts:	\$11,897.30		

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-21319

Date: December 19, 2017

Debtor Name: Michael William Pawlak

Claims Bar Date: 10/11/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka	Administrative		\$0.00	\$1,939.73	\$1,939.73
100 2200	Frank J. Kokoszka	Administrative		\$0.00	\$49.88	\$49.88
100 3120	Kokoszka & Janczur, P.C. 19 South LaSalle Street Suite 1201 Chicago, Illinois 60603	Administrative		\$0.00	\$224.66	\$224.66
100 3210	Kokoszka & Janczur, P.C. 19 South LaSalle Street Suite 1201 Chicago, Illinois 60603	Administrative		\$0.00	\$1,200.00	\$1,200.00
100 3991	Urban Asset Recovery	Administrative		\$0.00	\$2,974.33	\$2,974.33
1 300 7100	Capital One Bank (Usa), N.A. - Cabela's Club Visa Po Box 82609 Lincoln, Ne 68501-2609	Unsecured		\$1,857.00	\$1,912.24	\$1,912.24
2 300 7100	Cavalry Spv I, Llc 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Unsecured		\$2,913.00	\$2,979.86	\$2,979.86
3 350 7200	Citibank, N.A. C/O American Infosource Lp Po Box 248840 Oklahoma City, Ok 73124-8840	Unsecured		\$932.00	\$969.40	\$969.40
Case Totals				\$5,702.00	\$12,250.10	\$12,250.10
Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-21319

Case Name: Michael William Pawlak

Patricia Ann Pawlak

Trustee Name: Frank J. Kokoszka, Trustee

Balance on hand \$ 8,912.97

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 1,939.73	\$ 0.00	\$ 1,939.73
Trustee Expenses: Frank J. Kokoszka	\$ 49.88	\$ 0.00	\$ 49.88
Attorney for Trustee Fees: Kokoszka & Janczur, P.C.	\$ 1,200.00	\$ 0.00	\$ 1,200.00
Attorney for Trustee Expenses: Kokoszka & Janczur, P.C.	\$ 224.66	\$ 0.00	\$ 224.66
Other: Urban Asset Recovery	\$ 2,974.33	\$ 2,974.33	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 3,414.27

Remaining Balance \$ 5,498.70

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 4,892.10 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (Usa), N.A. - Cabela's Club Visa	\$ 1,912.24	\$ 0.00	\$ 1,912.24
2	Cavalry Spv I, Llc	\$ 2,979.86	\$ 0.00	\$ 2,979.86

Total to be paid to timely general unsecured creditors \$ 4,892.10

Remaining Balance \$ 606.60

Tardily filed claims of general (unsecured) creditors totaling \$ 969.40 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 62.6 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Citibank, N.A.	\$ 969.40	\$ 0.00	\$ 606.60

Total to be paid to tardy general unsecured creditors \$ 606.60

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE